

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
WINSTON-SALEM DIVISION**

<b>In Re:</b>	)	
	)	<b>Chapter 13</b>
	)	<b>Case No. 15-50155</b>
	)	
<b>CHRISTY MARIE READY,</b>	)	
	)	
<b>Debtor.</b>	)	

**OBJECTION TO CLAIM # 8 OF US BANK NATIONAL ASSOCIATION, as Trustee for  
BANC of America Funding 2008-FT1, Trust Mortgage Pass Through Certificate Series 2008  
FT1 and serviced by NATIONSTAR MORTGAGE, LLC**

Debtor, Christy Marie Ready, objects to the Secured Claim filed on June 4, 2015 (#8-1) by US Bank National Association, as Trustee for BANC of America Funding 2008-FT1, Trust Mortgage Pass Through Certificate 2008-FT1 and serviced by Nationstar Mortgage, LLC. The creditor filed its proof of claim for money allegedly owed in the amount of \$86,180.66 with an arrearage claim of \$0.00. The basis of their secured claim is a deed of trust on the real property located at 5421 Waverly Lynn Lane, Charlotte, NC 27268. The debtor is prepared to show the court the following in support of her objection:

1. The debtor filed her Chapter 13 case on February 21, 2015 and her plan was confirmed on June 22, 2015.

2. Nationstar Mortgage, LLC was listed as an unsecured creditor on the debtor's Schedule F.

3. The creditor attached to its proof of claim a promissory note and deed of trust dated March 5, 2002.

4. The debtor previously filed a Chapter 7 case in United State Bankruptcy Court for the Western District of North Carolina on February 7, 2008, Case No. 08-30234. She received a Discharged on May 19, 2008. The debt to Bank of America was listed as a secured creditor on the Chapter 7 petition. No reaffirmation of this debt was executed by

the debtor.

5. The debt was assigned to Nationstar on November 11, 2013 and subsequently assigned to US Bank National Association as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage Pass Through Certificates, Series 2008-FT1 on May 15, 2015.

6. The debtor quit claimed her interest in the real property located at 5421 Waverly Lynn Lane, Charlotte, NC 28269-1482, to her ex-husband, Patrick Ready on June 25, 2013, which was recorded in the Mecklenburg County Register of Deeds in Book 28486-Page 550 July 1, 2013.

7. The debt to US Bank National Associations as Trustee for BANC of America Funding 2008-FT1, Trust Mortgage Pass Through Certificate Series 2008 FT1 was discharged in the debtor's previous Chapter 7 case. The real property was deeded to her ex-husband in 2013 and is not property of the Bankruptcy Estate.

8. Based upon the fact stated above the claim of US Bank National Association should be disallowed.

WHEREFORE, the debtor prays that Claim #8 of US Bank National Associations, as Trustee for Banc of America Funding 2008-FT1, Mortgage Pass Through Certificate Series 2008-FT1, serviced through Nationstar Mortgage, LLC be disallowed in its entirety.

This the \_\_\_\_ day of August, 2016.

**MEADOWS & ADERHOLD, P.A.**

By:

/s/ John A. Meadows

John A. Meadows, Esquire

2596 Reynolda Road, Suite C

Winston-Salem, NC 27106

Telephone: (336) 723-3530

Attorney for Debtor

State Bar No. 13237

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that on the 26th day of August, 2016 he served copies of the attached **OBJECTION TO CLAIM #8** by placing said copies in postpaid envelopes addressed to the persons hereinafter named, at the places and addresses stated below, which are the last known addresses, and by depositing said envelopes and their contents in the United States Mail at Winston-Salem, North Carolina.

TO:

Kathryn L. Bringle, Trustee  
Chapter 13 Office  
Post Office Box 2115  
Winston-Salem, North Carolina 27102-2115

William P Miller  
Bankruptcy Administrator  
101 S. Edgeworth St.  
Greensboro, NC 27401

US Bank National Association  
As Trustee for Banc of America Funding  
c/o Nationstar Mortgage Department  
P.O. Box 619096  
Dallas, TX 75261-9741

Patrick Ready  
c/o Stacy C. Cordes  
Burt & Cordes, PLLC  
122 Cherokee Rd., Suite 1  
Charlotte, NC 28204

The Bureaus, Inc.  
c/o Creditor Recovery Management  
25 SE 2<sup>nd</sup> Ave., Suite 1120  
Miami, FL 33131-01605

Owner, Operator and/or Managing Agent for  
US Bank National Association  
Attention: Operating Manager,  
800 Nicollet Mall BC-MN-H19U  
Minneapolis, MN 55402

CT Corp. Systems  
150 Fayetteville St.  
Box 1011  
Raleigh, NC 27601

Weinstein & Riley  
Attention: Bankruptcy Services  
2001 Western Ave. #400  
Seattle, WA 98121

/s/ John A. Meadows  
John A. Meadows, Esquire

